

REMARKS/ARGUMENTS

This application has been carefully considered in light of the Initial Office Action on the merits of January 28, 2004. As a result, new substitute drawings have been submitted as required by the Examiner. In addition, claims 1-5 have been cancelled without prejudice and new claims 6-23 have been added in an effort to further distinguish the present invention with respect to the prior art.

Claims 1, 2, 4 and 5 have been rejected under 35 U.S.C. § 103(a) as being obvious and therefore unpatentable over US Patent 5,890,137 to Coreeda when considered in view of the teachings of US Patent 6,193,155 to Walker.

Claim 3 has been rejected under 35 U.S.C. § 103(a) as being unpatentable over the combination of Coreeda and Walker when further considered in view of the teachings of US Patent 5,710,887 to Chelliah.

Reconsideration of the grounds for rejection for obviousness is requested based upon applicant's cancellation of claims 1-5 in favor of new claims 6-23. It is respectfully submitted that none of the prior art, taken alone or in combination, teaches a method for transacting the purchase of a commodity which includes the

step of purchasing a quantity of a given commodity at a purchase price on a deferred redemption basis in order to provide a quantity credit account with respect to the commodity, as is taught by the present invention. Such method limitations are set forth in claims 6 and 12. Further, it is respectfully submitted that the prior art does not teach a system for transacting a purchase of a commodity which includes a purchasing module which permits the selecting and purchasing of a quantity of a given commodity at a purchase price on a deferred redemption basis for providing a quantity credit account with respect to the commodity as set forth in claim 13.

In view of the foregoing, reconsideration of the rejection under 35 U.S.C. § 103(a) is respectfully requested and favorable consideration and allowance of claims 6-23 solicited.

Should the Examiner have any questions regarding this response or the amendments being submitted, it would be appreciated if the Examiner would contact the undersigned attorney-of-record at the telephone number shown below for further expediting the prosecution of the application.

As this response is being filed after the shortened statutory period, a separate request for a three month extension of time is submitted herewith. Any deficiencies in the extension fees may be charged to Deposit Account No. 04-1577.

Appl. No. 09/805,950 Senior Response filed 7/28/04 to Initial Office Action
dated 1/28/04

Respectfully submitted,

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By 

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